

**INDEPENDENT
INSURANCE AGENTS OF
CONNECTICUT, INC.**

30 Jordan Lane, Wethersfield, CT 06109
(860) 563-1950 (800) 842-2208
FAX (860) 257-9981

FTR



Warren C. Ruppap
President

March 8, 2012

**Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee**

On Raised Senate Bill 318

An Act Concerning Single Limit Liability Automobile Insurance Policies

Senator Crisco, Representative Megna and members of the Insurance and Real Estate committee, my name is Warren Ruppap and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 113 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3500-plus employees. I come to you today to speak on Raised Senate Bill 318 – An Act Concerning Single Limit Liability Automobile Insurance Policies.

Single limit auto insurance coverage allows a consumer to purchase one single amount of coverage that can be used as needed for either bodily injury or property damage. The availability of this coverage gives the consumer a choice between split limit coverage and single limit coverage.

Single limit coverage will pay out for any property damage or injury sustained in an accident. This means that if substantial personal injuries occur, but minimal property damage, then more money would be available to pay for treatments and hospital bills. If the opposite occurs, then there would be more money available to pay the property damage.

Single limit coverage for automobile insurance is an effective way for a consumer to manage their personal risk. It offers flexibility in coverage and a choice for the consumer. We urge the committee to oppose Raised Senate Bill 318.